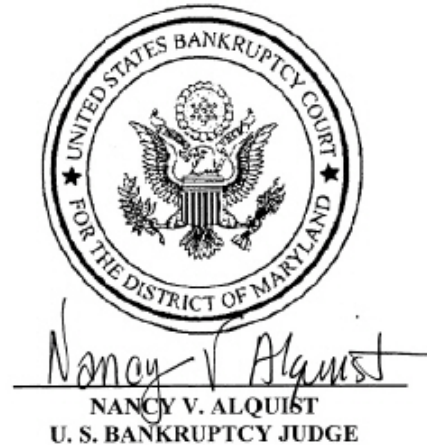


Date signed December 18, 2012



**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Baltimore**

In re: Case No.: 12-27526 – NVA Chapter: 7

Gina Adams
116 Water Fountain Way
Unit 102
Glen Burnie, MD 21060

Creditor – SECU

Reaffirmation – 20

STATEMENT OF REVIEW

The above identified Reaffirmation Agreement has been reviewed. It appearing that all requirements of 11 U.S.C. § 524 have been complied with, counsel for debtor has made the certification set forth in 11 U.S.C. § 524(c)(3), and Part D of the Reaffirmation Agreement is completed in a manner not significantly disparate from the sworn statements of the debtor in Schedules I and J and creates no presumption of undue hardship under 11 U.S.C. § 524(m). No hearing, determination, or order is required.

cc: Debtor(s)
Attorney for Debtor(s) – Lisa Buckner
Chapter 7 Trustee – Monique D. Almy
Creditor – SECU

End of Order

34.4 – *laspivey*